

## ST. LUCIE COUNTY'S LENDING CONSORTIUM

### City National Bank

Martin Lehman (954) 520-6054

Paul Kenney (772) 223-3871

### PNC

Audrey Allen (772) 403-7075

### Seacoast National Bank

Vanessa Farnes (772) 871-6603

Grace Monforte (772) 340-0773

### Wells Fargo

Susan Plant (772) 419-6183

Melanie Ruef (772) 403-3092

Tammy Ross (772) 419-6184

### First Bank & Trust

(Harbor Community Bank)

Arlene Newson (772) 216-9858

\*We recommend that you speak with 3 lenders in order to best evaluate interest rates & loan amounts.

### Housing Staff

Diana Wesloski, Housing Manager

Connie Proulx, Housing Project Coordinator

Jen Hance, Housing Program Specialist

Brittany Smith, Housing Program Specialist

*\*Note: Incomes are based on gross income.*  
ALL INFORMATION IN BROCHURE IS SUBJECT TO  
CHANGE AND/OR  
REVISION WITHOUT NOTICE Updated 10/09



Florida Housing  
Finance Corporation



### 2011 INCOME LIMITS

#### Family of 1

Extremely Low	\$11,900
Very-low	\$19,850
Low	\$31,750
Moderate	\$47,640

#### Family of 2

Extremely Low	\$13,600
Very-low	\$22,700
Low	\$36,300
Moderate	\$54,480

#### Family of 3

Extremely Low	\$15,300
Very-low	\$25,550
Low	\$40,850
Moderate	\$61,320

#### Family of 4

Extremely Low	\$17,000
Very-low	\$28,350
Low	\$45,350
Moderate	\$68,040

#### Family of 5

Extremely Low	\$18,400
Very-low	\$30,650
Low	\$49,000
Moderate	\$73,560

#### Family of 6

Extremely Low	\$19,750
Very-low	\$32,900
Low	\$52,650
Moderate	\$78,960

#### Family of 7

Extremely Low	\$21,100
Very-low	\$35,200
Low	\$56,250
Moderate	\$84,480

#### Family of 8

Extremely Low	\$22,450
Very-low	\$37,450
Low	\$59,900
Moderate	\$89,880



## HOUSING ASSISTANCE

### DOWN PAYMENT/CLOSING COSTS & REHABILITATION ASSISTANCE

State Housing Initiative Partnership (SHIP)  
Community Development Block Grant (CDBG)  
HOME Investment Partnership Program  
Neighborhood Stabilization Program (NSP)



### ST. LUCIE COUNTY HOUSING & COMMUNITY SERVICES HOUSING DIVISION

437 NORTH 7TH STREET  
FORT PIERCE, FLORIDA 34950

Ph: (772) 462-1777

Fax: (772) 462-2855

[http://www.stlucieco.gov/community/housing\\_department.htm](http://www.stlucieco.gov/community/housing_department.htm)

## WHO IS ELIGIBLE ?

### APPLICANTS MUST MEET THESE REQUIREMENTS:

- Households must be classified as very-low, low, or moderate income to be eligible. The current income limits are included on the back of this brochure and subject to change every year.
- Applicants must be able to qualify for a mortgage loan of at least \$50,000 with a participating lender.
- Applicants must be able to contribute at least \$500 towards home ownership. (*Note: Lenders may require additional funds and inspection fees which are the applicant's responsibility*).
- Applicants must choose a home from designated areas which differ between programs.
- Applicants must be first-time home buyers or not have owned a home in the last 3 years.

Please note that SLC determines award amounts on a case-by-case basis. Applicants must not assume that they will receive funds as implied by lenders, other recipients, etc. *Applicants must not enter into any purchase contracts prior to being found eligible for the program.*

### A St. Lucie County Requirement:

St. Lucie County requires all applicants to become pre-qualified with a participating member of the St. Lucie County Lending Consortium.

A listing of all members are available in this brochure and on our website.

**Purchase of New Construction-** Home constructed from the ground up or that has been built within the past year & never occupied.

**Purchase of an Existing Home -** Existing site built homes that may/may not require rehabilitation. Work may need to be performed.



## DOWNPAYMENT HOUSING ASSISTANCE

The St. Lucie County Down Payment/Closing Cost program assists income eligible applicants who would like to purchase an affordable home in St. Lucie County but need assistance with down payment or closing costs. (\*Note: Repairs must be health, safety, or code compliance issues only. Down payment clients cannot receive repairs help.)

## HOMEBUYER'S WORKSHOP

All down payment assistance applicants are required to attend a Homebuyer's Educational Workshop. A copy of the attendance certificate must be provided with the application. Please contact our office for further details.

**Ph:(772)462-1777**  
**437 N. 7th Street**  
**Fort Pierce, FL 34950**



## REHABILITATION ASSISTANCE

The Rehabilitation Program provides financial assistance for repairs to very low & low income families in owner-occupied homes in the *unincorporated* areas of SLC who qualify under the program guidelines. This program is to correct **code violations and/or health & safety** violations only. It is not a home remodeling program. Emergency Repair funds are also available for very-low income households only. The qualifications for an emergency repair may vary from a leaking roof, to faulty electrical wiring, or backed up plumbing. Any situation that endangers the health and/or safety of the family will be considered an emergency & will be responded to quickly.



## HOW DO I PAY BACK THE MONEY?

Assistance for either down payment assistance or rehabilitation will be in the form of a second mortgage to St. Lucie County due payable upon sale, refinance or when the home is no longer owner-occupied.



## WHERE DO I APPLY?

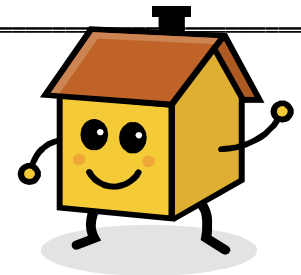
Applications are made available when funding permits. You may pick up the application from the St. Lucie County Housing and Community Services Division at 437 North 7th Street (Corner of Avenue D and North 7th Street), Fort Pierce, Florida 34950.

Down payment applicants **must** have their certificate and pre-qualification letter, as well as all other information required prior to contacting the office for an appointment.

**Completed applications are received by appointment only.**

**PLEASE NOTE: MOBILE HOMES & MOBILE HOME RENTAL COMMUNITIES ARE NOT ELIGIBLE FOR DOWN PAYMENT OR REHABILITATION ASSISTANCE**

## NEIGHBORHOOD STABILIZATION PROGRAM



The Neighborhood Stabilization Program can help eligible applicants purchase a home by assisting with down payment and closing costs. Homes must be foreclosures located in identified neighborhoods. Applicants will need to select from those identified homes. Please contact the Housing Division for more information.

### Applications Available:

**St. Lucie County Community Services  
Housing Division**

437 N. 7th Street

Fort Pierce, FL 34950

Ph: (772) 462-1777

[www.stlucieco.org](http://www.stlucieco.org)

### 2011 Income Guidelines

Family Size	Annual Income Less Than
1	\$46,320
2	\$52,920
3	\$59,520
4	\$66,120
5	\$71,520
6	\$76,800
7	\$82,080
8	\$87,360